



#40450-36

Attorney's Docket No. 3399P001

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of:)
)
Ryan J. Nobrega et al.) Examiner: Not yet assigned
)
Application No.: 09/759,627) Art Unit: Not yet assigned
)
Filed: January 12, 2001)
)
For: Method and Apparatus for)
Performing a Credit Based)
Transaction Between a User of a)
Wireless Communications Device)
and a Provider of a Product or)
Service)
Assistant Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 together with copies of the documents cited on that form. It is respectfully requested that the cited documents be considered and that the enclosed copy of Information Disclosure Citation Form PTO-1449 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

Pursuant to 37 C.F.R. § 1.97, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability or constitutes prior art with respect to the present invention.

Pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under one of the following (as indicated by an "X" to the left of the appropriate paragraph):

X 37 C.F.R. §1.97(b).

37 C.F.R. §1.97(c). If so, then enclosed with this Information Disclosure Statement is one of the following:

A statement pursuant to 37 C.F.R. §1.97(e) or

A check for \$180.00 for the fee under 37 C.F.R. § 1.17(p).

37 C.F.R. §1.97(d). If so, then enclosed with this Information Disclosure Statement are the following:

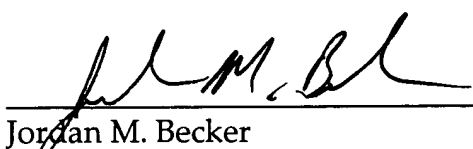
- (1) A statement pursuant to 37 C.F.R. §1.97(e); and
- (2) A check for \$180.00 for the fee under 37 C.F.R. §1.17(p) for submission of the Information Disclosure Statement.

If there are any additional charges, please charge Deposit Account No. 02-2666.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Dated: 2/15/01


Jordan M. Becker
Reg. No. 39,602

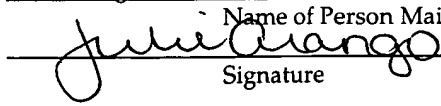
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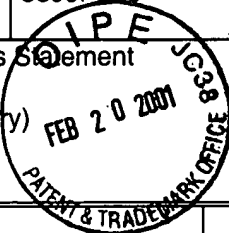
Julie Arango

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Date

Form PTO-1449 (Modified)		Atty Docket No.: 3399P040		Serial No.: 09/759,627	
List of Patents and Publications Statement (Use several sheets if necessary)			Applicant: Ryan J. Nobrega et al. Filing Date: January 12, 2001		



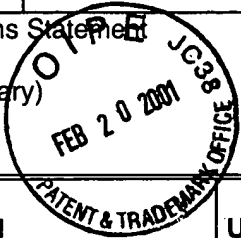
REFERENCE DESIGNATION		U.S. PATENT DOCUMENTS			
Examiner Initials	Document No.	Class	Sub-Class	Filing date if appropriate	
	AA				
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FOREIGN PATENT DOCUMENTS							
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	AL						
	AM						
	AN						
	AO						
	AP						

OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)		
	AR	"Aether Systems and MICROS Form Alliance To Develop Wireless Technology Applications for the Hospitality Industry", Owings Mills, MD and Columbia, MD, July 27, 2000
	AS	Alan Young, "e-Citi Wireless Financial Services", Meeting of the Electronic Payments Forum, New York, NY, September 13, 2000, downloaded from http://www.epf.net/PrevMtngs/Sep00/Sep00Meeting.html
	AT	Jacob M. Goldman, "E-Commerce Goes Mobile", October 2000, downloaded from http://www.epf.net/PrevMtngs/Sep00/Sep00Meeting.html
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	AN						
	AO						
	AP						

OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)		
	AR	John Wankmueller, "MasterCard Mobile Commerce, WAP and Other Standards," Meeting of Electronic Payments Forum, New York, NY, September 13, 2000, downloaded from http://www.epf.net/PrevMtngs/Sep00/Sep00Meeting.html
	AS	Ian Dysdale, "Electroni Payments Forum," Meeting of the Electronic Payments Forum, New York, NY, September 13, 2000, downloaded from http://www.epf.net/PrevMtngs/Sep00/Sep00Meeting.html
	AT	

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